

## Medical Bills Coverage

**T**he doctors and hospital refuse to submit my husband's motorcycle crash-related medical bills to our health insurance. I thought that was why we have health insurance. Who is responsible to pay the cost of my husband's medical treatment?

—Martha L.

The question of who will pay the bills will be determined by the terms of your health insurance policy, motorcycle insurance policy, and federal or state laws, if Medicaid or Medicare apply.

If doctors or hospitals refuse to submit their bills to health insurance, you can get the forms from the insurance company and submit the bills directly for payment. We previously explained the health insurer's obligation to pay those bills (MCN 8/17).

Ask for a copy of your health insur-

ance policy document. Within the policy, there will be a "coordination of benefits" or "right of reimbursement/subrogation" section, which indicates whether other insurance may be primary or secondary.

Primary coverage pays first. Secondary coverage begins payment after the primary coverage benefit is expended. If your health insurance pays the bills when someone else should have paid first, the insurance company will have a right to seek repayment from the responsible party.

It is important to review the coordination of benefits language, because that tells you which of your insurers must make first payment. Usually the medical payments coverage (if any) from a motorcycle policy will pay the initial bills, up to the dollar limit stated in that section of the policy. Beyond that amount, the

health insurance should be responsible, subject to any policy limits, copayments and deductibles.

If coordination of benefits is not clear, submit all bills to the health insurer first, then submit the deductible and copayment obligations to the motorcycle insurer, to be paid through any medical payments coverage purchased.

Unfortunately, regardless of whether medical treatment arises from motorcycle crash injuries or other causation, the injured party remains personally responsible for payment of their own medical bills. That remains true even if some other person was at fault in causing a crash and injury, and regardless of any insurance that may apply.

**Harry Deitzler** is partner at Hill, Peterson, Carper, Bee and Deitzler, PLLC. Submit questions at [Motorcyclejustice.com](http://Motorcyclejustice.com)

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